

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

CRAIG E CASHER
DENISE N CASHER
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:16-70863 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 25, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/30/2016 and confirmed on 2/23/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		138,468.23
Less Refunds to Debtor	1,991.41	
TOTAL AMOUNT OF PLAN FUND		136,476.82

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,648.00	
Trustee Fee	6,168.89	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,816.89

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LAKEVIEW LOAN SERVICING LLC Acct: 9968	0.00	84,646.74	0.00	84,646.74
	LAKEVIEW LOAN SERVICING LLC Acct: 9968	10,407.32	10,407.32	0.00	10,407.32
	AMERICREDIT FINANCIAL SVCS INC DBA Acct: 1986	18,900.00	18,900.00	2,627.20	21,527.20
					116,581.26

Priority					
	KENNETH P SEITZ ESQ Acct:	0.00	0.00	0.00	0.00
	CRAIG E CASHIER Acct:	0.00	0.00	0.00	0.00
	CRAIG E CASHIER Acct:	1,991.41	1,991.41	0.00	0.00
	LAW OFFICES OF KENNETH P SEITZ Acct:	0.00	0.00	0.00	0.00
	KENNETH P SEITZ ESQ Acct:	3,648.00	3,648.00	0.00	0.00
	LAKEVIEW LOAN SERVICING LLC Acct: 9968	425.00	425.00	0.00	425.00
					425.00

Unsecured					
	APEX ASSET MANAGEMENT++ Acct: 4420	0.00	0.00	0.00	0.00
	APEX ASSET MANAGEMENT++ Acct: 9778	0.00	0.00	0.00	0.00
	APEX ASSET MANAGEMENT++ Acct: 9840	0.00	0.00	0.00	0.00
	CLIENT SERVICES Acct: 0989	0.00	0.00	0.00	0.00
	CLIENT SERVICES Acct: 2229	0.00	0.00	0.00	0.00
	COMENITY BANK	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 6408				
	QUANTUM3 GROUP LLC AGNT - COMENIT	1,658.66	303.00	0.00	303.00
	Acct: 6867				
	QUANTUM3 GROUP LLC AGNT - COMENIT	316.12	57.75	0.00	57.75
	Acct: 2255				
	CREDIT CONTROL COLLECTIONS++	0.00	0.00	0.00	0.00
	Acct: 8012				
	CREDIT CONTROL COLLECTIONS++	0.00	0.00	0.00	0.00
	Acct:				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: 9272				
	MIDLAND FUNDING LLC	2,144.74	391.80	0.00	391.80
	Acct: 9828				
	CAPITAL ONE NA**	1,373.72	250.95	0.00	250.95
	Acct: 3075				
	PORTFOLIO RECOVERY ASSOCIATES, LL	1,307.43	238.84	0.00	238.84
	Acct: 9478				
	MIDLAND FUNDING LLC	2,110.35	385.52	0.00	385.52
	Acct: 1388				
	QUANTUM3 GROUP LLC AGNT - COMENIT	293.15	53.55	0.00	53.55
	Acct: 6408				
	PENELEC/FIRST ENERGY**	142.24	25.98	0.00	25.98
	Acct: 3059				
	PENN CREDIT CORP++	0.00	0.00	0.00	0.00
	Acct: 5386				
	PENN CREDIT CORP++	0.00	0.00	0.00	0.00
	Acct: 0440				
	PENN HIGHLANDS BROOKVILLE	0.00	0.00	0.00	0.00
	Acct: 635H				
	PENN HIGHLANDS CLEARFIELD	0.00	0.00	0.00	0.00
	Acct: 731H				
	PENN HIGHLANDS CLEARFIELD	0.00	0.00	0.00	0.00
	Acct: 308H				
	PENN HIGHLANDS CLEARFIELD	0.00	0.00	0.00	0.00
	Acct: 955H				
	SYSTEMS & SERVICES TECHNOLOGIES I	2,612.41	477.24	0.00	477.24
	Acct: 7389				
	MIDLAND FUNDING LLC	861.23	157.33	0.00	157.33
	Acct: 5909				
	MIDLAND FUNDING LLC	532.77	97.33	0.00	97.33
	Acct: 3246				
	CAVALRY SPV I LLC - ASSIGNEE(*)	354.80	64.81	0.00	64.81
	Acct: 3592				
	SYNCHRONY BANK	78.22	14.29	0.00	14.29
	Acct: 8414				
	UNITED COLLECTION BUREAU INC	0.00	0.00	0.00	0.00
	Acct: 3949				
	AMERICREDIT FINANCIAL SVCS INC DBA	2,102.03	384.00	0.00	384.00
	Acct: 1986				
	US DEPARTMENT OF EDUCATION	36,387.86	6,647.33	0.00	6,647.33
	Acct: 4563				
	AMERICAN INFOSOURCE LP AGENT FOR	507.34	92.68	0.00	92.68
	Acct: 0001				
	AMERICAN INFOSOURCE LP AGENT FOR	61.67	11.27	0.00	11.27
	Acct: 5647				
	AMERICREDIT FINANCIAL SVCS DBA GM	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
NELNET		0.00	0.00	0.00	0.00
Acct:					
MCCALLA RAYMER ET AL		0.00	0.00	0.00	0.00
Acct:					
BANK OF AMERICA NA**		0.00	0.00	0.00	0.00
Acct:					
JPMORGAN CHASE BANK NA		0.00	0.00	0.00	0.00
Acct: 3522					
DUBOIS REGIONAL MEDICAL CENTER		0.00	0.00	0.00	0.00
Acct:					
PENN HIGHLANDS CLEARFIELD		0.00	0.00	0.00	0.00
Acct:					
UNIVERSITY ORTHOPEDICS		0.00	0.00	0.00	0.00
Acct:					
					9,653.67

TOTAL PAID TO CREDITORS 126,659.93

TOTAL CLAIMED
PRIORITY 425.00
SECURED 29,307.32
UNSECURED 52,844.74

Date: 03/25/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
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IN RE:

CRAIG E CASHER
DENISE N CASHER
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:16-70863 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Craig E Casher
Denise N Casher
Debtors

Case No. 16-70863-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

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Date Rcvd: Mar 28, 2022

Form ID: pdf900

Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Craig E Casher, Denise N Casher, 222 Casher Lane, P.O. Box 102, Mineral Springs, PA 16855-0102
14343264	+ Apex Asset Management, LLC, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
14343265	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, P.O. Box 15019, Wilmington, DE 19886
14343271	+ Credit Control Collections, 2410 Broad Avenue, Altoona, PA 16601-1940
14343274	+ DuBois Regional Medical Center, P.O. Box 447, Du Bois, PA 15801-0447
14343275	+ DuBois Regional Medical Group, 300 East Main Street, Reynoldsville, PA 15851-1282
14343276	+ KML Law Group, P.C., Attn: Rebecca A. Solarz, Esquire, 701 Market Street, Suite 5000, BNY Mellon Independence Center, Philadelphia, PA 19106-1541
15329115	+ M & T Bank, c/o MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102
14343282	+ Penelec, c/o FirstEnergy, 101 Crawford's Corner Rd., Bldg. #1, Suite 1-511, Holmdel, NJ 07733-1976
14343283	+ Penn Credit, 916 S. 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988
14343284	+ Penn Highlands Brookville, 100 Hospital Road, Brookville, PA 15825-1367
14343285	+ Penn Highlands Clearfield, 809 Turnpike Avenue, P.O. Box 992, Clearfield, PA 16830-0992
14343286	+ Penn Highlands Medical Group, 100 Hospital Avenue, Du Bois, PA 15801-1440
14343287	+ SST, 4315 Pickett Road, P.O. Box 3997, Saint Joseph, MO 64503-0997
14343295	+ University Orthopedic & Sports Medicine, 101 Regent Court, State College, PA 16801-7965

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: electronicbkydocs@nelnet.net	Mar 28 2022 23:39:00	US Department of Ed c/o Nelnet, 121 S. 13th St, Suite 201, Lincoln, NE 68508-1911
14343263	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 28 2022 23:39:00	AmeriCredit Financial Services, 801 Cherry Street, Suite 3900, Fort Worth, TX 76102
14344840	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 28 2022 23:39:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14401686	Email/PDF: ebn_ais@aisinfo.com	Mar 28 2022 23:41:38	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14391331	Email/PDF: bncnotices@becket-lee.com	Mar 28 2022 23:41:29	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14415982	+ Email/Text: bankruptcy@cavps.com	Mar 28 2022 23:39:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14343267	+ Email/Text: mediamanagers@clientservices.com	Mar 28 2022 23:38:00	Client Services, Inc., 3451 Harry Truman Blvd., Saint Charles, MO 63301-9816
14343268	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 28 2022 23:39:00	Comenity Bank, P.O. Box 659465, San Antonio, TX 78265-9465
14343269	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		

District/off: 0315-7

User: auto

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		Mar 28 2022 23:39:00	Comenity-Bon Ton, P.O. Box 659813, San Antonio, TX 78265-9113
14343270	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 28 2022 23:39:00	Comenity-Victoria's Secret, P.O. Box 659728, San Antonio, TX 78265-9728
14343272	+ Email/Text: bdsupport@creditmanagementcompany.com	Mar 28 2022 23:39:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14343273	Email/PDF: DellBKNotifications@resurgent.com	Mar 28 2022 23:41:22	Dell Financial Services, c/o DFS Customer Care Dept., P.O. Box 81577, Austin, TX 78708
14343266	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 28 2022 23:41:26	Chase, Cardmember Service, P.O. Box 15123, Wilmington, DE 19886
14343277	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 28 2022 23:38:00	Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043
14343278	Email/Text: camanagement@mtb.com	Mar 28 2022 23:39:00	M&T Bank. Lending Services, Customer Support, P.O. Box 900, Millsboro, DE 19966
14356789	Email/Text: camanagement@mtb.com	Mar 28 2022 23:39:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
14399235	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 28 2022 23:39:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14343279	+ Email/Text: ngisupport@radiusgs.com	Mar 28 2022 23:39:00	Northland Group Inc., P.O. Box 390846, Minneapolis, MN 55439-0846
14343280	Email/Text: paparalegals@pandf.us	Mar 28 2022 23:39:00	Patenaude & Felix, A.P.C., c/o Gregg L. Morris, Esquire, 213 East Main Street, Carnegie, PA 15106
14415973	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 28 2022 23:41:37	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14343281	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 28 2022 23:39:00	Peebles/Comenity, P.O. Box 659465, San Antonio, TX 78265-9465
14378192	Email/Text: bnc-quantum@quantum3group.com	Mar 28 2022 23:39:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14418596	+ Email/PDF: gecsed@recoverycorp.com	Mar 28 2022 23:41:37	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14343288	+ Email/PDF: gecsed@recoverycorp.com	Mar 28 2022 23:41:19	Synchrony Bank/AEO, P.O. Box 530942, Atlanta, GA 30353-0942
14343289	+ Email/PDF: gecsed@recoverycorp.com	Mar 28 2022 23:41:37	Synchrony Bank/Amazon, P.O. Box 960013, Orlando, FL 32896-0013
14343290	+ Email/PDF: gecsed@recoverycorp.com	Mar 28 2022 23:41:36	Synchrony Bank/Care Credit, P.O. Box 960061, Orlando, FL 32896-0061
14343291	+ Email/PDF: gecsed@recoverycorp.com	Mar 28 2022 23:41:27	Synchrony Bank/JC Penny, P.O. Box 960090, Orlando, FL 32896-0090
14343292	+ Email/PDF: gecsed@recoverycorp.com	Mar 28 2022 23:41:35	Synchrony Bank/Pay Pal Smart Conn, P.O. Box 965005, Orlando, FL 32896-5005
14343293	+ Email/PDF: gecsed@recoverycorp.com	Mar 28 2022 23:41:36	Synchrony Bank/Walmart, P.O. Box 530927, Atlanta, GA 30353-0927
14412040	+ Email/Text: bankruptcsyst@alorica.com	Mar 28 2022 23:38:00	Systems & Services Technologies, Inc., 4315 Pickett Road, St. Joseph, Missouri 64503-1600
14366369	+ Email/Text: electronicbkydocs@nelnet.net	Mar 28 2022 23:39:00	U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, LINCOLN, NE 68508-1911
14343294	+ Email/Text: BAN5620@UCBINC.COM	Mar 28 2022 23:39:00	United Collection Bureau, Inc., 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501

TOTAL: 32

District/off: 0315-7

User: auto

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Date Rcvd: Mar 28, 2022

Form ID: pdf900

Total Noticed: 47

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lakeview Loan Servicing, LLC
cr	*+	Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
cr	*+	M & T Bank, c/o MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102
14348347	*+	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2022

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Kenneth P. Seitz	on behalf of Debtor Craig E Casher thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Joint Debtor Denise N Casher thedebterasers@aol.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5